

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

Denise Carlon  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC, as servicer for  
Deutsche Bank National Trust Company, as Trustee  
for Morgan Stanley ABS Capital I Inc. Trust 2006-  
NC4, Mortgage Pass-Through Certificates, Series  
2006-NC4

In Re:  
Coughlin, William F.  
  
Coughlin, Kathleen M.



Order Filed on February 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 16-17396 RG

Chapter: 13

Hearing Date: February 7, 2018

Judge: Rosemary Gambardella

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: February 14, 2018**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Upon the motion of Specialized Loan Servicing LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series 2006-NC4, to Approve Loan Modification Agreement as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED THAT:** the Loan Modification is hereby APPROVED with regard to the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as Lot 27, Block 1700, 15 Fairview Terrace, Wayne NJ 07470**

☐ Personal Property More Fully Describes as:

**IT IS FURTHER ORDERED THAT** the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

In the event that the modification is not consummated, the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the secured creditor; and

In the event the Proof of Claim is withdraw or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order.

With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William F Coughlin  
 Kathleen M Coughlin  
 Debtors

Case No. 16-17396-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db/jdb +William F Coughlin, Kathleen M Coughlin, 15 Fairview Terrace, Wayne, NJ 07470-4304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 nj.bkecf@fedphe.com  
 Christopher J. Balala on behalf of Debtor William F Coughlin cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 Christopher J. Balala on behalf of Joint Debtor Kathleen M Coughlin cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 David L. Stevens on behalf of Debtor William F Coughlin dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 David L. Stevens on behalf of Joint Debtor Kathleen M Coughlin dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series 2006-N nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
 James Patrick Shay on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 james.shay@phelanhallinan.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Michael Frederick Dingerdisen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 nj.bkecf@fedphe.com  
 Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 rsolarz@kmlawgroup.com

TOTAL: 11